

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
WACO DIVISION

In re:

KRISTINA MEREIDTH WILSON

Debtor(s)

Case No. 23-60271

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ray Hendren, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/05/2023.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/21/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 1.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$0.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$0.00**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK	Unsecured	NA	1,747.26	1,747.26	0.00	0.00
REGIONAL MANAGEMENT CORP	Unsecured	NA	2,882.57	2,882.57	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$4,629.83</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$0.00</u>
Disbursements to Creditors	<u>\$0.00</u>

**TOTAL DISBURSEMENTS :** **\$0.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/10/2023

By: /s/ Ray Hendren

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:  
Kristina Mereidith Wilson  
Debtor

Case No. 23-60271-mmp  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0542-6  
Date Rcvd: Jul 10, 2023

User: admin  
Form ID: pdfapac

Page 1 of 2  
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2023:

Recip ID	Recipient Name and Address
db	+ Kristina Mereidith Wilson, 3007 Paintbrush Drive, Killeen, TX 76542-4620
18479699	+ De Cubas Lewis & Schwartz, 1999 N University Dr. Ste. 204, Coral Springs, FL 33071-6068

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: BNCnotices@bdfgroup.com	Jul 10 2023 22:50:00	Planet Home Lending, LLC, 4004 Belt Line Rd., Ste. 100, Addison, TX 75001, UNITED STATES
18479697	+ Email/Text: ally@ebn.phinsolutions.com	Jul 10 2023 22:49:00	Ally Bank, 500 Woodard Avenue, Detroit, MI 48226-3416
18483551	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 10 2023 22:52:53	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
18483211	Email/Text: BNCnotices@bdfgroup.com	Jul 10 2023 22:50:00	PLANET HOME LENDING, LLC, C/O ABBEY DREHER, BDFTE, LLP, 4004 BELT LINE RD., STE. 100, ADDISON, TX 75001
18481236	+ Email/Text: julie.parsons@mvbalaw.com	Jul 10 2023 22:50:00	Bell TAD, c/o Julie Parsons, P.O. Box 1269, Round Rock, TX 78680-1269
18479698	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jul 10 2023 22:52:45	Capital One Auto Finance, 7933 Preston RD., Plano, TX 75024-2302
18483553	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 10 2023 22:52:40	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
18483189	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 10 2023 22:52:52	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
18483222	+ Email/PDF: ebn_ais@aisinfo.com	Jul 10 2023 22:52:44	Capital One N.A. by American InfoSource, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
18479696	+ Email/Text: BKMAIL@planethomelending.com	Jul 10 2023 22:50:00	Planet HomeLending, LLC, 321 Research Pkwy., Meriden, CT 06450-8301
18482154	+ Email/Text: bankruptcy@regionalmanagement.com	Jul 10 2023 22:49:00	REGIONAL MANAGEMENT CORPORATION, 979 BATESVILLE ROAD SUITE B, GREER, SC, GREER, SC 29651-6819

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Bell TAD, c/o Julie Parsons, P.O. Box 1269, Round Rock, TX 78680-1269

District/off: 0542-6

User: admin

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Date Rcvd: Jul 10, 2023

Form ID: pdfapac

Total Noticed: 13

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2023 at the address(es) listed below:

**Name**

**Email Address**

Abbey Ulsh Dreher

on behalf of Creditor Planet Home Lending LLC wdecf@BDFGROUP.com, marshak@bdfgroup.com

G. Ray Hendren

courtmail@rayhendren13.com courtmailbackup@rayhendren13.com

Julie A. Parsons

on behalf of Creditor Bell TAD jparsons@mvbalaw.com  
vcovington@mvbalaw.com;kalexander@mvbalaw.com;julie.parsons@ecf.courtdrive.com

United States Trustee - WA12

ustpreion07.au.ecf@usdoj.gov

TOTAL: 4